

## LOAN DOCUMENTS NEEDED TO PROCESS LOAN

### “PROVIDE ONLY DOCS WITH CHECKED BOX NEXT TO IT”

1. Sign and date all attached disclosure forms and return with remainder of below list

#### **INCOME DOCS**

2. Most recent 2 years tax returns “ALL PAGES AND SCHEDULES, BUSINESS (IF APPLICABLE) AND PERSONAL
3. Most recent 2 years w2 forms
4. Most recent social security award letter
5. Most recent 4 paystubs
6. Most recent 1099 from pension or other retirement income source
7. Letter of continuance from pension showing it’s a lifetime benefit
8. Current YTD profit and loss for business breaking out gross sales, expenses, and net profit.

#### **ASSET DOCS**

9. Most recent 2 month bank statement (all pages, for example if the document says page 1 of 5 make sure I get all 5).
10. SIGNED AND DATED LETTER OF EXPLANATION FOR ANY DEPOSITS OR TRANSFERS OVER \$400 THAT ARE NON-PAYROLL. ALSO PROVIDE IMAGES OF THE CHECKS AND DEPOSIT SLIPS TO BACK UP YOUR LETTER.
11. Most recent 2 MONTHS IRA/401k/Investment account statement (all pages, for example if the document says page 1 of 5 make sure I get all 5).
12. Liquidate whatever funds you are going to take from investment account into checking account and provide the following paper trail.
  - a. Updated checking account transaction summary showing the money now on deposit
  - b. Updated investment account transaction summary showing the funds coming out and the remaining balance.

- 13. Gift Directions do exactly as listed below.
  - a. Fill out gift letter (MAKE SURE UNDER SOURCE OF FUNDS TO LIST NAME OF BANK AND FULL ACCOUNT NUMBER FOR DONORS ACCOUNT)
  - b. Have Donor wire the gift directly to the title company who is handling the closing
  - c. Provide a copy of donor’s most recent bank statement for their account the gift is coming from.
  - d. We will then get proof of wire receipt from Title company.
- 14. Earnest money deposit check on contract: Please make sure that check is written from your own account, when check clears your account we need a copy of the “front and back” of the cancelled check, this can be obtained on your banks website, or from a local branch.

**RANDOM LOAN SPECIFIC DOCS**

- 15. Tax bill and insurance policy on any homes you currently own
- 16. Start shopping for insurance on the home you are purchasing and let us know who you decide to go with ASAP.  

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- 17. Mortgage statement on any homes you currently own
- 18. Leases for any rental properties owned
- 19. DD214 (VA LOANS)
- 20. SALES CONTRACT ON HOME YOU ARE PURCHASING
- 21. Other:  

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- 22. Other:  

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- 23. Other:  

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- 24. Other:  

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